MOBILE & TEXT BANKING

FREQUENTLY ASKED QUESTIONS

Q: What is Mobile Banking?

A: Mobile Banking is a FREE* service from Citizens Bank that allows you to access information, complete transfers between your Citizens Bank accounts, make deposits and pay bills from your wireless phone or device.

* Your wireless service provider may charge additional fees for data usage and text messaging. Consult your wireless provider for details.

Q: How do I enroll and access Mobile Banking?

A: Enrolling in Citizens Bank Mobile Banking is as easy as 1-2-3.

1. Go to www.citizensbank24.com/cbmobile on your mobile device. Login with **your Bank-by-Net ID** and **Password.**
2. Review and **Accept** the Mobile Banking Enrollment Agreement.
3. Choose whether you would like to receive text alerts, select your wireless provider and enter your mobile phone number. Select **Enroll.**

That's it – you'll receive a text message confirmation of your enrollment if you have elected to receive text alerts and you can begin using Mobile Banking right away! Download the CB Mobile App from the Apple App Store or Google Play Store by going to www.citizensbank24.com/app from your device. Or login to mobile banking via mobile browser at www.citizensbank24.com/cbmobile from your smartphone or web-enabled device.

Q: Does Citizens Bank have a Mobile Banking App for iPhone or Android devices?

A: Yes. Download the CB Mobile App from the Apple App Store or Google Play Store by going to www.citizensbank24.com/app from your device.

Q: What is Text Banking?

A: Text Banking is a FREE* service from Citizens Bank that allows you to check your account balance or recent transaction history by sending a text message to Citizens Bank.

* Your wireless service provider may charge additional fees for data usage and text messaging. Consult your wireless provider for details.

Q: How do I enroll in Text Banking?

A: 1. Log into Citizens Bank-by-Net.

2. Once you are logged into Bank-by-Net, select the **Options** tab and click **Mobile Settings** on the menu bar. Select the Option for **"Text Mobile Banking."**
3. Select **"Enable text access for your mobile device"** and enter your mobile phone number.
4. Select the accounts you want text access to from your mobile device and assign a **"Mobile Short Name"** to each account. The Mobile Short Name can be used to access information about that specific account. For instance, if you assign "CK" as the Mobile Short Name for your primary Citizens Bank checking account, you could text "BAL CK" to get the current balance of this account.
5. After you have selected each account that you want to access by text and assigned a Mobile Short Name, press **Submit.** Check the **"I accept these full terms and conditions"** after reviewing the Mobile Banking agreement and press **Confirm.**
6. After you press **Confirm,** an Important Notice will appear at the top of your screen. This notice will ask you to text a validation code from your mobile phone to Citizens Bank to confirm your enrollment. You will receive a text message confirming your enrollment.

Q: What are the restrictions on the type of mobile devices that can be used to access my accounts?

A: Citizens Bank Mobile Banking works with smartphones and web-enabled mobile devices that allow secure SSL traffic. Text Banking works with devices that support SMS text. Check with your wireless provider to ensure your device is supported.

Q: What happens if I lose my device or it is stolen?

A: With Citizens Bank Mobile Banking (apps and mobile browser) your account information is not stored on your wireless device. Therefore, your account number and other confidential information cannot be stolen from a lost or stolen

device. However, if you use Text Banking and your phone stores a history of text messages, previous automated responses from Citizens Bank regarding your account balance and transaction history could be viewed. To restrict access to your device, we recommend you secure it with a password or PIN. Consult the user manual for your device for instructions on activating a password or PIN. Consider deleting text messages that respond to account balance and transaction inquiries if you are concerned about this information being accessible in the unfortunate event your device is lost or stolen.

Q: What do I need to do if I get a new phone?

A: If you simply get a new phone, but are using the same phone number and provider, no changes are necessary. If you switch providers and/or phone numbers, log in to Bank-by-Net on your PC and update your provider and number information under **Options > Mobile Settings** (on menu bar).

Q: What functions can I perform from my mobile device?

A: With Mobile Banking (apps and mobile browser), you can view transaction history, view account balances, deposit checks (apps only), transfer funds between accounts, pay bills to existing payees and view alerts.

Q: What functions and commands are available with Text Banking?

A: Text one of the following commands to Citizens Bank to receive a response

- BAL – Balance in All Enrolled Accounts
- BAL [Mobile Short Name] – Balance in Specified Account
- HIST – Recent Transaction History for All Enrolled Accounts
- HIST [Mobile Short Name] – Recent Transaction History for Specified Account
- HELP – Shows list of available mobile commands
- STOP – Ends Text Banking Enrollment

Q: Can I access my accounts from devices other than the one I sign-up?

A: Yes. Go to www.citizensbank24.com/cbmobile for our mobile formatted site. If your device is web-enabled and allows secure SSL traffic, you will be able to login to your account. However, confirmation text messages (SMS), confirming transfers and bill payments, will be sent to the device you sign-up, not the device you are using.

Q: Can I add a new payee in bill pay or delete a bill pay transaction from my mobile phone?

A: No. For security reasons, Mobile Banking is currently limited to sending payments to already established payees. To add a new payee or delete a bill pay transaction, login to Bank-by-Net on your PC, select Bill Payment and complete the action. However, once you have setup a new payee, you will be able to submit payments to this payee from your mobile device.

Q: How do I know if my transfer or bill payment was completed successfully?

A: Each time you make a transfer or bill payment with Mobile Banking, a confirmation text message (SMS) will be sent to your mobile phone. If you do not receive the confirmation message, double check to make sure the transaction went through, especially if your mobile phone loses its signal.

Q: How far back does the transaction history go?

A: You can view up to 30 days of transaction history on your mobile device.

Q: What if I no longer want to be a Mobile or Text Banking user?

A: Login to Citizens Bank-by-Net. Select Options > Mobile Settings (on menu bar) and deselect "**Enable web access for your mobile device**" under **Web Mobile Settings** and click **Submit** to end your enrollment in Mobile Banking. Text Banking users can end their enrollment in text banking by texting "STOP" to the Citizens Bank text banking number or by deselecting "**Enable text access for your mobile device**" under **Text Mobile Settings** and clicking **Submit**.

Q: Why will my mobile device not work with Mobile Banking?

A: Although Mobile Banking works with almost every mobile device, devices that are not web-enabled and/or do not support secure SSL web traffic will not work with Mobile Banking. Check with your wireless provider to ensure your device meets these requirements. If you know your device is supported and you continue to experience problems, contact Citizens Bank Customer Support at 866-882-2265 for assistance.

Q: What is EZ Deposit Mobile or Mobile Deposit?

A: EZ Deposit Mobile allows customers with a camera-equipped smartphone and the CB Mobile Apple or Android App to deposit checks into a Citizens Bank checking, savings or money market account. This service is sometimes called "remote deposit" or "mobile deposit."

Q: Can I deposit any type of check with EZ Deposit Mobile?

A: EZ Deposit Mobile can accept most check types, including two party (personal), payroll and government checks. However, the following check types cannot be processed using EZ Deposit Mobile:

- Not on-us Money Orders
- Traveler's Checks
- Not on-us Official/Cashier's checks
- Foreign items
- Altered checks
- Credit card advance and HELOC access checks
- Comdata checks
- Stale-dated checks (greater than 6 months old)
- Other checks prohibited by our agreements with you.

Citizens Bank reserves the right to reject or return any items presented in accordance with the terms and conditions of your account agreement and other agreements with us, even if a check is initially accepted for processing by EZ Deposit Mobile.

Q: What is the availability of funds for checks deposited with EZ Deposit Mobile?

A: Our Standard Availability for checks deposited via EZ Deposit Mobile is two (2) business days from the date of deposit. Checks deposited after 6 p.m. Eastern Time are considered deposited the next business day. Longer availability delays or "holds" may be placed on certain check types including insurance checks, loan company checks, certain two-party personal checks and others in accordance with our policies, applicable regulations and our agreements with you. See your account agreements and Bank-By-Net Online Banking Agreement and Mobile Banking Agreement for details.

Q: What is the cutoff time for submitting deposits?

A: Checks deposited after 6 p.m. Eastern Time are considered deposited on the next business day. See the previous Q&A for information regarding funds availibility for checks deposited using EZ Deposit Mobile.

Q: What is the cost for EZ Deposit Mobile?

A: There is no fee for checks deposited with Standard Availability of funds.

Q: How should I endorse the back of the check?

A: Be sure to sign the back of the check and add "For Citizens Bank Mobile Deposit Only."

Q: When taking the picture of the check using the app, do I need to take a picture of the entire check?

A: You must take a picture of the whole check. Simply follow the steps in the app to take a picture of the front and back of the check. The app will provide you on-screen borders inside of which you must position the check when taking the picture to enable you to capture it successfully.

Q: What if I make a mistake taking the picture and/or the image is poor?

A: Simply select the option to re-take the picture and take it agian.

Q: How many checks can I deposit?

A: You can deposit as many checks as you like subject to daily and monthly dollar limits. However, you may only deposit one check per transaction. If needed, you may request higher dollar limits for your account.

Q: Are there limits to the amounts of deposits I can make with EZ Deposit Mobile?

A: Yes. Daily and monthly dollar limits apply. These limits are based on several criteria including how long you've had an account with us, whether your accounts are in good standing and your account relationships with the bank. If needed, you may request higher dollar limits for your account.

Q: What should I do with my paper checks after I've deposited them with EZ Deposit Mobile?

A: You must keep the checks in a safe place for 30 days. After 30 days and after you have verified the deposited funds have been applied to your account correctly, destroy the checks or mark them "VOID."

Q: Are there other tips for using EZ Deposit Mobile?

A: Yes,

1. Be sure the check amount entered into the app matches the written amount of the check.
2. Smooth or flatten folded or crumpled checks before taking the picture of the check.
3. Position the check within the on-screen borders when taking the pictures of the front and back of the check.
4. Take the picture in a well-lit area.
5. Place the check on a dark background when taking the photo.
6. Verify the entire check image is in-focus before submitting your deposit.

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